

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF GEORGIA

Case number (if known)

22-57570-pwb

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☒ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Alisa

First name

Ann

Middle name

Bring your picture identification to your meeting with the trustee.

West

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Alisa A. West

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-9034

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

4. **Your Employer Identification Number (EIN), if any.**

EIN

EIN

5. **Where you live**

**120 Homeplace Drive  
Covington, GA 30016**

Number, Street, City, State & ZIP Code

**Newton**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**2274 Salem Rd SE  
Conyers, GA 30013**

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. **Why you are choosing this district to file for bankruptcy**

*Check one:*

- ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

- ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Alisa Ann West**Case number (if known) **22-57570-pwb****Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
- ☒ Yes.
- |          |             |      |                |             |                 |
|----------|-------------|------|----------------|-------------|-----------------|
| District | <b>NDGA</b> | When | <b>7/29/18</b> | Case number | <b>18-62455</b> |
| District |             | When |                | Case number |                 |
| District |             | When |                | Case number |                 |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |          |  |                       |  |
|----------|--|-----------------------|--|
| Debtor   |  | Relationship to you   |  |
| District |  | Case number, if known |  |
| Debtor   |  | Relationship to you   |  |
| District |  | Case number, if known |  |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Alisa Ann West**Case number (if known) **22-57570-pwb****Part 3: Report About Any Businesses You Own as a Sole Proprietor****12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State &amp; ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State &amp; Zip Code

Debtor 1 **Alisa Ann West**Case number (if known) **22-57570-pwb****Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling****15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Alisa Ann West**Case number (if known) **22-57570-pwb****Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

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17. Are you filing under Chapter 7?	<input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.  <input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input checked="" type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below****For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ **Alisa Ann West***Alisa West***Alisa Ann West**  
Signature of Debtor 1\_\_\_\_\_  
Signature of Debtor 2Executed on **January 8, 2024**  
MM / DD / YYYYExecuted on \_\_\_\_\_  
MM / DD / YYYY

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Stanley J. Kakol, Jr.**

Signature of Attorney for Debtor

Date

**January 8, 2024**

MM / DD / YYYY

**Stanley J. Kakol, Jr. 406060**

Printed name

**Law Offices of Stanley J. Kakol, Jr.**

Firm name

**5353 Fairington Road, Suite C  
Lithonia, GA 30038-1164**

Number, Street, City, State & ZIP Code

Contact phone **(770) 800-0440**

Email address

**stan@sjklawfirm.com**

**406060 GA**

Bar number & State

Fill in this information to identify your case and this filing:

Debtor 1 **Alisa Ann West**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF GEORGIA**

Case number **22-57570-pwb**

☒ Check if this is an amended filing

Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**120 Homeplace Drive**

Street address, if available, or other description

**Covington GA 30016-0000**

City State ZIP Code

**Newton**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$270,700.00**

Current value of the portion you own?

**\$135,350.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Minus 10% Cost of Sale of \$27,070.00**  
**FMV = \$243,630.00**  
**Debtor on deed only**



Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

**If you own or have more than one, list here:**

1.2

**Unit 778**

Street address, if available, or other description

**Hollywood FL 33020-0000**

City State ZIP Code

**Broward**

County

**What is the property?** Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☒ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$0.00**

Current value of the portion you own?

**\$0.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

**If you own or have more than one, list here:**

1.3

**1081 Clubhouse Drive**

Street address, if available, or other description

**Madison GA 30650-0000**

City State ZIP Code

**Morgan**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Minus 10% Cost of Sale of \$48,580.00**  
**FMV = \$437,220.00**  
**Debtor on deed only**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$485,800.00**

Current value of the portion you own?

**\$242,900.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$378,250.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: **Volkswagen**  
 Model: **Beetle Coupe**  
 Year: **2013**  
 Approximate mileage: **80,000**  
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>\$16,975.00</b>	<b>\$16,975.00</b>

3.2 Make: **Ford**  
 Model: **Feista**  
 Year: **2016**  
 Approximate mileage: **60,000**  
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>
<b>\$8,550.00</b>	<b>\$8,550.00</b>

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$25,525.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

**Household goods and furnishings**

**\$2,500.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☒ No  
☐ Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe.....

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☒ No

☐ Yes. Describe.....

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$2,500.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Checking**

**USAA**

**\$300.00**

17.2. **Debit**

**Zelle**

**\$0.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

**401K**

**401K**

**\$1,000.00**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

Debtor 1 Alisa Ann West

Case number (if known) 22-57570-pwb

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$1,300.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☒ No. Go to Part 6.

☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples:* Season tickets, country club membership

☒ No

☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

Debtor 1 Alisa Ann West

Case number (if known) 22-57570-pwb

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<u>\$378,250.00</u>
56. Part 2: Total vehicles, line 5	<u>\$25,525.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$2,500.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$1,300.00</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	+ <u>\$0.00</u>	
62. Total personal property. Add lines 56 through 61...	<u>\$29,325.00</u>	Copy personal property total <u>\$29,325.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<div><u>\$407,575.00</u></div>

## Fill in this information to identify your case:

Debtor 1	<b>Alisa Ann West</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	22-57570-pwb		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
120 Homeplace Drive Covington, GA 30016 Newton County Minus 10% Cost of Sale of \$27,070.00 FMV = \$243,630.00 Debtor on deed only Line from <i>Schedule A/B</i> : 1.1	\$135,350.00	<input checked="" type="checkbox"/> \$6,803.18 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(1)
Unit 778 Hollywood, FL 33020 Broward County Line from <i>Schedule A/B</i> : 1.2	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)
1081 Clubhouse Drive Madison, GA 30650 Morgan County Minus 10% Cost of Sale of \$48,580.00 FMV = \$437,220.00 Debtor on deed only Line from <i>Schedule A/B</i> : 1.3	\$242,900.00	<input checked="" type="checkbox"/> \$42.29 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(1)
2013 Volkswagen Beetle Coupe 80,000 miles Line from <i>Schedule A/B</i> : 3.1	\$16,975.00	<input checked="" type="checkbox"/> \$10,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	O.C.G.A. § 44-13-100(a)(6)

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>2016 Ford Feista 60,000 miles</b> Line from <i>Schedule A/B</i> : <b>3.2</b>	<b>\$8,550.00</b>	<input checked="" type="checkbox"/> <b>\$5,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(3)</b>
<b>2016 Ford Feista 60,000 miles</b> Line from <i>Schedule A/B</i> : <b>3.2</b>	<b>\$8,550.00</b>	<input checked="" type="checkbox"/> <b>\$900.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(6)</b>
<b>Household goods and furnishings</b> Line from <i>Schedule A/B</i> : <b>6.1</b>	<b>\$2,500.00</b>	<input checked="" type="checkbox"/> <b>\$2,500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(4)</b>
<b>Checking: USAA</b> Line from <i>Schedule A/B</i> : <b>17.1</b>	<b>\$300.00</b>	<input checked="" type="checkbox"/> <b>\$300.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(6)</b>
<b>Debit: Zelle</b> Line from <i>Schedule A/B</i> : <b>17.2</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$0.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 44-13-100(a)(6)</b>
<b>401K: 401K</b> Line from <i>Schedule A/B</i> : <b>21.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>O.C.G.A. § 18-4-6(a)</b>

3. **Are you claiming a homestead exemption of more than \$189,050?**  
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes



## Fill in this information to identify your case:

Debtor 1	<b>Alisa Ann West</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	22-57570-pwb		

☐ Check if this is an amended filing

## Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
<b>\$257,093.65</b>	<b>\$270,700.00</b>	<b>\$0.00</b>

**2.1 Amerihome Mortgage Company, LLC**

Creditor's Name

**Describe the property that secures the claim:**

**120 Homeplace Drive Covington, GA  
30016 Newton County  
Minus 10% Cost of Sale of  
\$27,070.00  
FMV = \$243,630.00  
Debtor on deed only**

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Nature of lien.** Check all that apply.

- ☒ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☐ Other (including a right to offset)

**Cenlar FSB  
Attn: BK Dept  
425 Philips Blvd  
Trenton, NJ 08618**

Number, Street, City, State &amp; Zip Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_ Last 4 digits of account number \_\_\_\_\_

Debtor 1 **Alisa Ann West** Case number (if known) **22-57570-pwb**

First Name Middle Name Last Name

2.2	<b>Driftwood Worldgate Resort Owners Assoc,</b> <small>Creditor's Name</small> <b>c/o Thomas L. Armrtis, Esquire TRUSTEE</b> <b>201 Fletcher Avenue, Second Floor</b> <b>Sarasota, FL 34237</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;"> <b>Unit 778 Hollywood, FL 33020 Broward County</b> </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Time Share</b>	<b>\$2,463.90</b> <b>\$0.00</b> <b>\$2,463.90</b>	
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
<b>Date debt was incurred</b> _____ <b>Last 4 digits of account number</b> _____				

2.3	<b>Georgia's Own Credit Union</b> <small>Creditor's Name</small>  <b>Attn: Bankruptcy Po Box 105205</b> <b>Atlanta, GA 30348</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;"> <b>2013 Volkswagen Beetle Coupe 80,000 miles</b> </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>Automobile</b>	<b>\$6,260.00</b> <b>\$16,975.00</b> <b>\$0.00</b>	
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
<b>Date debt was incurred</b> <b>Opened 05/17 Last Active 8/27/22</b> <b>Last 4 digits of account number</b> <b>1798</b>				

Debtor 1 **Alisa Ann West** Case number (if known) **22-57570-pwb**  
First Name Middle Name Last Name

2.4	Mid-Continent Funding, Inc.	Describe the property that secures the claim:	\$485,715.43	\$485,800.00	\$0.00
	Creditor's Name	<b>1081 Clubhouse Drive Madison, GA 30650 Morgan County Minus 10% Cost of Sale of \$48,580.00 FMV = \$437,220.00 Debtor on deed only</b>			
	<b>3400 W Broadway Business Park Ct Suite 106 Columbia, MO 65203</b>	<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
	Number, Street, City, State & Zip Code	<b>Nature of lien.</b> Check all that apply. <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____			
	<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt				
	Date debt was incurred _____	Last 4 digits of account number _____			

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$751,532.98**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

**\$751,532.98**

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ]	Name, Number, Street, City, State & Zip Code <b>Driftwood Worldgate Resort Owners' Assoc 1955 Harrison Street Suite 200 Hollywood, FL 33020</b>	On which line in Part 1 did you enter the creditor? <b>2.2</b>
		Last 4 digits of account number _____

Fill in this information to identify your case:

Debtor 1 Alisa Ann West

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 22-57570-pwb  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

26

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,500.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Alisa Ann West**Case number (if known) **22-57570-pwb****6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<b>650.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>326.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>0.00</b>
6d. Other. Specify: <u>Internet</u>	6d. \$	<b>350.00</b>

**Cable**

	\$	<b>100.00</b>
--	----	---------------

**Cell Phone - Family Plan**

	\$	<b>350.00</b>
--	----	---------------

**7. Food and housekeeping supplies**

7. \$	<b>1,100.00</b>
-------	-----------------

**8. Childcare and children's education costs**

8. \$	<b>0.00</b>
-------	-------------

**9. Clothing, laundry, and dry cleaning**

9. \$	<b>100.00</b>
-------	---------------

**10. Personal care products and services**

10. \$	<b>100.00</b>
--------	---------------

**11. Medical and dental expenses**

11. \$	<b>700.00</b>
--------	---------------

**12. Transportation.** Include gas, maintenance, bus or train fare.  
Do not include car payments.

12. \$	<b>300.00</b>
--------	---------------

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$	<b>0.00</b>
--------	-------------

**14. Charitable contributions and religious donations**

14. \$	<b>0.00</b>
--------	-------------

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	<b>0.00</b>
---------------------	---------	-------------

15b. Health insurance	15b. \$	<b>0.00</b>
-----------------------	---------	-------------

15c. Vehicle insurance	15c. \$	<b>350.00</b>
------------------------	---------	---------------

15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
--------------------------------------	---------	-------------

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.  
Specify: \_\_\_\_\_

16. \$	<b>0.00</b>
--------	-------------

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
---------------------------------	---------	-------------

17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
---------------------------------	---------	-------------

17c. Other. Specify: _____	17c. \$	<b>0.00</b>
----------------------------	---------	-------------

17d. Other. Specify: _____	17d. \$	<b>0.00</b>
----------------------------	---------	-------------

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18. \$	<b>0.00</b>
--------	-------------

**19. Other payments you make to support others who do not live with you.**

\$	<b>0.00</b>
----	-------------

Specify: \_\_\_\_\_

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. \$	<b>0.00</b>
----------------------------------	---------	-------------

20b. Real estate taxes	20b. \$	<b>0.00</b>
------------------------	---------	-------------

20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
---	---------	-------------

20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
---	---------	-------------

20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
--	---------	-------------

21. Other: Specify: _____	21. +\$	<b>0.00</b>
---------------------------	---------	-------------

**22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$	<b>5,926.00</b>
----	-----------------

\$	
----	--

\$	<b>5,926.00</b>
----	-----------------

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$	<b>5,628.00</b>
---------	-----------------

23b. Copy your monthly expenses from line 22c above.

23b. -\$	<b>5,926.00</b>
----------	-----------------

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$	<b>-298.00</b>
---------	----------------

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here: \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1 **Alisa Ann West**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF GEORGIA**

Case number **22-57570-pwb**  
(if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☐ creditors have claims secured by your property, or
- ☐ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>Amerihome Mortgage Company, LLC</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>120 Homeplace Drive Covington, GA 30016 Newton County Minus 10% Cost of Sale of \$27,070.00 FMV = \$243,630.00 Debtor on deed only</b>		
Creditor's name: <b>Driftwood Worldgate Resort Owners Assoc,</b>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]:	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: <b>Unit 778 Hollywood, FL 33020 Broward County</b>		

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

Creditor's name: **Georgia's Own Credit Union**

Description of property securing debt: **2013 Volkswagen Beetle Coupe 80,000 miles**

- ☒ Surrender the property.  
☐ Retain the property and redeem it.  
☐ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

Creditor's name: **Mid-Continent Funding, Inc.**

Description of property securing debt: **1081 Clubhouse Drive Madison, GA 30650 Morgan County Minus 10% Cost of Sale of \$48,580.00 FMV = \$437,220.00 Debtor on deed only**

- ☐ Surrender the property.  
☐ Retain the property and redeem it.  
☒ Retain the property and enter into a *Reaffirmation Agreement*.  
☐ Retain the property and [explain]:

☐ No  
☒ Yes

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases**

**Will the lease be assumed?**

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

Lessor's name:  
Description of leased Property:

☐ No  
☐ Yes

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Debtor 1 Alisa Ann West Case number (if known) 22-57570-pwb

X /s/ Alisa Ann West Alisa West X \_\_\_\_\_  
Alisa Ann West  
Signature of Debtor 1  
Signature of Debtor 2

Date January 8, 2024 Date \_\_\_\_\_



## Fill in this information to identify your case:

Debtor 1	<b>Alisa Ann West</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA		
Case number (if known)	22-57570-pwb		

☒ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>378,250.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>29,325.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>407,575.00</b>

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>751,532.98</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>0.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>180,352.00</b>
Your total liabilities		\$ <b>931,884.98</b>

## Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>5,628.00</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>5,926.00</b>

## Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 Alisa Ann West

Case number (if known) 22-57570-pwb

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 7,362.00

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

**From Part 4 on *Schedule E/F*, copy the following:**

	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>133,375.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ <u>0.00</u>

9g. **Total.** Add lines 9a through 9f.

\$ 133,375.00

**Fill in this information to identify your case:**

Debtor 1 Alisa Ann West  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF GEORGIA

Case number 22-57570-pwb  
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Alisa Ann West

Alisa Ann West

Signature of Debtor 1

Date January 8, 2024

X \_\_\_\_\_

Signature of Debtor 2

Date \_\_\_\_\_

B2030 (Form 2030) (12/15)

United States Bankruptcy Court  
Northern District of Georgia

In re Alisa Ann West

Debtor(s)

Case No. 22-57570-pwb  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- |   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept .....           | \$ | <u>2,900.00</u> |
| Prior to the filing of this statement I have received ..... | \$ | <u>0.00</u>     |
| Balance Due .....   | \$ | <u>2,900.00</u> |
2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]  
**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**
6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

January 8, 2024

*Date*

/s/ Stanley J. Kakol, Jr.

Stanley J. Kakol, Jr. 406060

*Signature of Attorney*

**Law Offices of Stanley J. Kakol, Jr.**

**5353 Fairington Road, Suite C**

**Lithonia, GA 30038-1164**

**(770) 800-0440 Fax: (770) 800-0494**

**stan@sjklawfirm.com**

*Name of law firm*

## Fill in this information to identify your case:

Debtor 1 Alisa Ann West

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Georgia

Case number 22-57570-pwb  
(if known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☒ Check if this is an amended filing

## Official Form 122A - 1

### Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income****1. What is your marital and filing status?** Check one only.

☐ **Not married.** Fill out Column A, lines 2-11.

☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.

☒ **Married and your spouse is NOT filing with you. You and your spouse are:**

☒ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.

☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	\$ <u>7,362.00</u>	\$ <u>0.00</u>
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>5. Net income from operating a business, profession, or farm</b>		
	<b>Debtor 1</b>	
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	
	Copy here -> \$ <u>0.00</u>	\$ <u>0.00</u>
<b>6. Net income from rental and other real property</b>		
	<b>Debtor 1</b>	
Gross receipts (before all deductions)	\$ <u>0.00</u>	
Ordinary and necessary operating expenses	-\$ <u>0.00</u>	
Net monthly income from rental or other real property	\$ <u>0.00</u>	
	Copy here -> \$ <u>0.00</u>	\$ <u>0.00</u>
<b>7. Interest, dividends, and royalties</b>	\$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Alisa Ann West**Case number (if known) **22-57570-pwb**Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse**8. Unemployment compensation**\$ **0.00**\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**For your spouse \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ **0.00**\$ **0.00**

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below..

\$ **0.00**\$ **0.00**\$ **0.00**\$ **0.00**

Total amounts from separate pages, if any.

+ \$ **0.00**\$ **0.00**

**11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ **7,362.00**+ \$ **0.00**= \$ **7,362.00**Total current monthly  
income**Part 2: Determine Whether the Means Test Applies to You****12. Calculate your current monthly income for the year.** Follow these steps:12a. Copy your total current monthly income from line 11 7,362.00 Copy line 11 here=>\$ **7,362.00**

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ **88,344.00****13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

**GA**

Fill in the number of people in your household.

**4**

Fill in the median family income for your state and size of household.

13. \$ **96,622.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a. ☒ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ Alisa Ann West****Alisa Ann West**

Signature of Debtor 1

Debtor 1 **Alisa Ann West**

Case number (if known) **22-57570-pwb**

Date **January 8, 2024**

MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.



# Signature Certificate

Reference number: 8J6EW-EFPXN-V7EG8-CTWYA

## Signer

## Timestamp

## Signature

**Alisa West**

Email:

Sent:

08 Jan 2024 23:40:22 UTC

Viewed:

08 Jan 2024 23:40:55 UTC

Signed:

08 Jan 2024 23:47:09 UTC

*Alisa West*

## Recipient Verification:

✓ Email verified

08 Jan 2024 23:40:55 UTC

IP address: 45.21.195.198

Location: Madison, United States

Document completed by all parties on:

08 Jan 2024 23:47:09 UTC

Page 1 of 1



**Signed with PandaDoc**

PandaDoc is a document workflow and certified eSignature solution trusted by 50,000+ companies worldwide.





**United States Bankruptcy Court  
Northern District of Georgia**

In re **Alisa Ann West**

Debtor(s)

Case No. **22-57570**

Chapter **13**

**CERTIFICATE OF SERVICE**

I hereby certify that on **January 3, 2024**, a copy of **Debtor's Amended Schedules, Summary of Assets and Liabilities and Declaration of Debtor** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**Alisa Ann West  
2274 Salem Rd SE  
Conyers, GA 30013**

**K. Edward Safir  
Chapter 13 Trustee  
285 Peachtree Center Ave. NE  
Suite 1600  
Atlanta, GA 30303**

**-All Creditors on the Attached Matrix-**

**/s/ Stanley J. Kakol, Jr.**

**Stanley J. Kakol, Jr. 406060  
Law Offices of Stanley J. Kakol, Jr.  
5353 Fairington Road, Suite C  
Lithonia, GA 30038-1164  
(770) 800-0440 Fax: (770) 800-0494  
stan@sjklawfirm.com**

Label Matrix for local noticing  
113E-1  
Case 22-57570-pwb  
Northern District of Georgia  
Atlanta  
Wed Mar 8 15:20:21 EST 2023

Affirm, Inc  
Attn: Bankruptcy  
30 Isabella St, Floor 4  
Pittsburgh, PA 15212-5862

Ally Financial, Inc  
Attn: Bankruptcy  
500 Woodard Ave  
Detroit, MI 48226-3416

AmeriHome Mortgage  
1 Baxter Way  
Suite 300  
Thousand Oaks, CA 91362-3888

Ashley Funding Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

(p)ATLAS ACQUISITIONS LCC  
492C CEDAR LANE SUITE 442  
TEANECK NJ 07666-1713

Attn: Bankruptcy  
Georgia's Own Credit Union  
C/O Tyler Van Leuven-SVLLAW.  
100 Peachtree St. NW, Ste. 2800  
Atlanta, GA 30303-1935

Barclays Bank Delaware  
Attn: Bankruptcy  
Po Box 8801  
Wilmington, DE 19899-8801

(p)BMW FINANCIAL SERVICES  
CUSTOMER SERVICE CENTER  
PO BOX 3608  
DUBLIN OH 43016-0306

Capital One  
Attn: Bankruptcy  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One Auto Finance  
Attn: Bankruptcy  
7933 Preston Rd  
Plano, TX 75024-2302

Capital One Auto Finance, a division of Capi  
AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Capital One Auto Finance, a division of Capi  
4515 N. Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Capital One N.A.  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Capital One NA  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Chimef/str  
Po Box 417  
San Francisco, CA 94104-0417

Citibank/The Home Depot  
Citicorp Credit Svcs/Centralized Bk dept  
Po Box 790034  
St Louis, MO 63179-0034

Comenity Bank / The Limited  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenity Bank/Jared  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenity bank/J Crew  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenity/mrsota  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Comenitybank/Jared  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218-2125

Discover Financial  
Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054-3025

Edc/national Era Servi  
17539 Darby Rd  
Lutz, FL 33558-4817

(p)FARMERS FURNITURE  
ATTN CORPORATE CREDIT DEPT  
PO BOX 1140  
DUBLIN GA 31040-1140

Fingerhut  
Attn: Bankruptcy  
6250 Ridgewood Road  
Saint Cloud, MN 56303-0820

(p)GEORGIA DEPARTMENT OF REVENUE  
COMPLIANCE DIVISION  
ARCS BANKRUPTCY  
1800 CENTURY BLVD NE SUITE 9100  
ATLANTA GA 30345-3202

Georgia's Own Credit Union  
c/o D. Tyler Van Leuven, Esq.  
Post Office Box 3637  
Tallahassee, FL 32315-3637

Georgia's Own Credit Union  
Attn: Bankruptcy  
Po Box 105205  
Atlanta, GA 30348-5205

Georgia's Own Credit Union  
C/O D. Tyler Van Leuven , SVLLAW.  
100 Peachtree St. NW, Ste. 2800  
Atlanta, GA 30303-1935

Georgia's Own Credit Union  
PO Box 3637  
Tallahassee, FL 32315-3637

Great Lakes  
Attn: Bankruptcy  
Po Box 7860  
Madison, WI 53707-7860

Internal Revenue Service  
401 W. Peachtree Street, NW  
Stop #334-D Room 400  
Atlanta, GA 30308

Stanley J. Kakol Jr.  
The Law Offices of Stanley J. Kakol, Jr.  
5353 Fairington Road  
Suite C  
Lithonia, GA 30038-1164

Brandi L. Kirkland  
K. Edward Safir, Chapter 13 Trustee  
285 Peachtree Center Ave., Ste. 1600  
Atlanta, GA 30303-1229

Kohls/Capital One  
Attn: Credit Administrator  
Po Box 3043  
Milwaukee, WI 53201-3043

LVNV Funding  
c/o Resurgent Capital Services  
PO Box 10497  
Greenville, SC 29603-0497

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

MERRICK BANK  
Resurgent Capital Services  
PO Box 10368  
Greenville, SC 29603-0368

(p)DSNB MACY S  
CITIBANK  
1000 TECHNOLOGY DRIVE MS 777  
O FALLON MO 63368-2222

Midland Credit Management, Inc.  
PO Box 2037  
Warren, MI 48090-2037

Midland Funding  
P.O. Box 2011  
Warren, MI 48090-2011

Midnight Velvet  
Attn: Bankruptcy  
1112 7th Avenue  
Monroe, WI 53566-1364

Montgomery Ward  
c/o Creditors Bankruptcy Service  
PO Box 800849  
Dallas, TX 75380-0849

Navy FCU  
Attn: Bankruptcy  
Po Box 3000  
Merrifield, VA 22119-3000

Navy Federal Credit Union  
P.O. Box 3000  
Merrifield, VA 22119-3000

(p)PERPAY INC  
ATTN CONOR HORAN  
2400 MARKET STREET SUITE 300  
PHILADELPHIA PA 19103-3033

Pinnacle Service Solutions LLC  
4408 Milestrip Rd #247  
Blasdell, NY 14219-2553

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Quantum 3 Group  
c/o Wollemi Acquisitions , LLC  
P.O. Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
MOMA Trust LLC  
PO Box 788  
Kirkland, WA 98083-0788

Philip L. Rubin  
Lefkoff Rubin Gleason Russo Williams PC  
Suite 900  
5555 Glenridge Connector  
Atlanta, GA 30342-4762

K. Edward Safir  
Standing Chapter 13 Trustee  
Suite 1600  
285 Peachtree Center Ave. NE  
Atlanta, GA 30303-1259

Synchrony Bank/Amazon  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/Lowes  
Attn: Bankruptcy  
Po Box 965060  
Orlando, FL 32896-5060

UNITED STATES DEPARTMENT OF EDUCATION  
CLAIMS FILING UNIT  
PO BOX 8973  
MADISON WI 53708-8973

USDOE/GLELSI  
Attn: Bankruptcy  
Po Box 7860  
Madison, WI 53707-7860

United States Attorney  
Northern District of Georgia  
75 Ted Turner Drive SW, Suite 600  
Atlanta, GA 30303-3309

Usdoe/glelsi  
Attn: Bankruptcy Dept  
2401 International Lane  
Madison, WI 53704-3121

David Tyler Van Leuven  
Sorenson Van Leuven, PLLC  
PO Box 3637  
Tallahassee, FL 32315-3637

Verizon  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118-7901

Wells Fargo Bank NA  
1 Home Campus Mac X2303-01a  
3rd Floor  
Des Moines, IA 50328-0001

Alisa Ann West  
2274 Salem Rd SE  
Conyers, GA 30013-2097

World Finance  
Attn: Bankruptcy  
Po Box 6429  
Greenville, SC 29606-6429

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Atlas Acquisitions LLC  
492C Cedar Lane, Ste 442  
Teaneck, NJ 07666

(d)Atlas Acquisitions LLC  
Assignee of Credit One Bank, N.A.  
492C Cedar Lane, Suite 442  
Teaneck, NJ 07666

Bmw Financial Services  
Attn: Bankruptcy/Correspondence  
Po Box 3608  
Dublin, OH 43016

Chase Card Services  
Attn: Bankruptcy  
P.O. 15298  
Wilmington, DE 19850

Farmers Home Furniture  
Attn: Bankruptcy  
Po Box 1140  
Dublin, GA 31040

Georgia Department of Revenue  
Attn: Bankruptcy Department  
1800 Century Boulevard, NE  
Suite 9100  
Atlanta, GA 30345

Macys/fdsb  
Attn: Bankruptcy  
9111 Duke Boulevard  
Mason, OH 45040

Perpay  
Attn: Bankruptcy  
2400 Market St Suite 300  
Philadelphia, PA 19103

Portfolio Recovery  
P.O. Box 41067  
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

End of Label Matrix  
Mailable recipients 64  
Bypassed recipients 0  
Total 64

Supplemental Matrix

Amerihome Mortgage Company, LLC  
Cenlar FSB  
Attn: BK Dept  
425 Philips Blvd  
Trenton NJ 08618

Mid-Continent Funding, Inc.  
3400 W Broadway Business Park Ct  
Suite 106  
Columbia MO 65203

Darryl West  
120 Homeplace Drive  
Covington, GA 30016